

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Beth A Stine

Case No.:1-20-03295HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	M&T Bank
Court Claim Number:	05
Last Four of Loan Number:	9314
Property Address if applicable:	2730 Danielle Dr

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$2,083.05
b.	Prepetition arrearages paid by the trustee:	\$2,083.05
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$2,083.05

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 23, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Beth A Stine

Case No.:1-20-03295HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on January 23, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Dawn Marie Cutaia, Esquire  
Fresh Start Law, PLLC  
1701 West Market St  
York PA 17404

**Served by First Class Mail**

M&T Bank  
PO Box 1288  
Buffalo NY 14240-01288

Beth A Stine  
2730 Danielle Dr  
Dover PA 17315

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 23, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

**Case: 20-03295      BETH A. STINE**

**M & T BANK**  
P.O. BOX 1288

BUFFALO, NY 14240-

Acct No: 9314/PRE ARREARS/2730 DAI

Sequence: 24

Modify:

Filed Date: 12/11/2020 12:00:00AM

Hold Code:

Amt Sched:	\$169,000.00	Debt:	\$2,083.05	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$2,083.05	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>M &amp; T BANK</b>							
520-0	M & T BANK		11/15/2023	9017466	\$212.94	\$0.00	\$212.94	11/15/2023
520-0	M & T BANK		10/18/2023	9017286	\$227.48	\$0.00	\$227.48	10/18/2023
520-0	M & T BANK		09/19/2023	9017103	\$227.48	\$0.00	\$227.48	09/19/2023
520-0	M & T BANK		08/09/2023	9016915	\$227.48	\$0.00	\$227.48	08/09/2023
520-0	M & T BANK		07/11/2023	9016732	\$227.48	\$0.00	\$227.48	07/11/2023
520-0	M & T BANK		06/13/2023	9016553	\$218.55	\$0.00	\$218.55	06/13/2023
520-0	M & T BANK		05/16/2023	9016368	\$218.55	\$0.00	\$218.55	05/16/2023
520-0	M & T BANK		04/18/2023	9016175	\$218.55	\$0.00	\$218.55	04/19/2023
520-0	M & T BANK		03/15/2023	9015971	\$218.55	\$0.00	\$218.55	03/15/2023
520-0	M & T BANK		02/15/2023	9015767	\$85.99	\$0.00	\$85.99	02/15/2023
					Sub-totals:	\$2,083.05	\$0.00	\$2,083.05
					Grand Total:	\$2,083.05	\$0.00	